Assessor's/Tax ID No. 1418-34-401-016

Recording Requested By: AMERICA'S SERVICING COMPANY

When Recorded Return To: LIEN RELEASE DEPT AMERICA'S SERVICING COMPANY MAC X0501-022 P.O. BOX 1992 SAN BERNARDINO, CA 92402

DOUGLAS COUNTY, NV

Rec:\$19.00 Total:\$19.00 2015-862995

06/01/2015 10:03 AM

MORTGAGE SERVICES

Pgs=3



KAREN ELLISON, RECORDER

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

America's Servicing Company #:1205000868 "GARDNER" Lender ID:359001/100147368 Douglas, Nevada

MIN #: 1000327-0000253878-8 SIS #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the present Beneficiary of that certain Deed of Trust Dated: 09/06/2002, made by RICHARD K. GARDNER AND KATHLEEN A. GARDNER as Trustor, with C.C.M.C CO., A CALIFORNIA CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Original Beneficiary, which said Deed of Trust was recorded 10/02/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1002 Page/Folio: 00825 as Instrument No.: 0553638 wherein said present Beneficiary hereby substitutes WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 11 HWY 50, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026, FLINT, MI 48501-2026 as present Beneficiary and WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION 1003 E. BRIER DR., MAC# X0501-022, SAN BERNARDINO, CA 92408 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

*P.E*P.EWFMB*05/27/2015 08:41:59 AM* WFMF03WFMM0000000000000002195953* NVDOUGL* 1205000868 NVDOUGL_TRUST_SUB * *P.EWFMB*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On May 27th, 2015

By: And in Walker, Assistant

Secretary

STATE OF California

COUNTY OF San Bernardino

On May 27th, 2015 before me, L. GONZALEZ, Notary Public, personally appeared CHARLOTTE M. WALKER, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal,

L. GONZALEZ

Notary Expires: 06/15/2018 #2071564

L. GONZALEZ COMM. #2071564 NOTARY PUBLIC - CALIFORNIA SAN BERNARDINO COUNTY My Comm. Expires June 15, 2018

(This area for notarial seal)

WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said present Beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee
On May 27th, 2015

CHARLOTTE M. WALKER, TITLE OFFICER

STATE OF California COUNTY OF San Bernardino

On May 27th, 2015 before me, L. GONZALEZ, Notary Public, personally appeared CHARLOTTE M. WALKER, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal,

L. GONZALEZ

Notary Expires: 06/15/2018 #2071564

L. GONZALEZ COMM. #2071564 NOTARY PUBLIC - CALIFORNIA SAN BERNARDINO COUNTY My Comm. Expires June 15, 2018

(This area for notarial seal)